

REMARKS

An Interview with Examiners Dass and Patel was held on October 24, 2006. At the interview the examiners stated that the claims distinguished over the art of record, but that the distinctions already drawn over the art in these claims should be clarified by amendment. Language was proposed at the interview to provide this clarification, which was preliminarily approved by the examiners, but subject to further search.

Upon entry of this amendment, claims 1-113 will be pending of which claims 105-113 have been withdrawn from consideration. Claims 1, 15, 30, 31, 45, 58, and 75 have been amended substantially identically to insert language proposed and discussed at the Interview.

This amendment clarifies that there is a loan fund account associated with the loan fund, by adding the language "which loan fund is associated with a loan fund account." The amendment further clarifies that the loan fund account is separate from the benefit plan account and is funded by assets segregated from the benefit plan account by amending the language as follows: "wherein the loan fund account is defined as an account which is separate from the benefit plan account and is funded by assets segregated from the benefit plan account and wherein money is drawn for loans from the loan fund account."

In view of the foregoing, Applicant respectfully submits that all the Examiner's objections and rejections have been addressed and that all of the claims in the present application are allowable. Accordingly, Applicant respectfully requests that the claims be reconsidered and passed to allowance.

The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.

Respectfully submitted,

By



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